



**Testimony to the Human Services Committee**

**Presented by Mag Morelli, President of LeadingAge Connecticut**

**February 23, 2016**

**Regarding**

**SB 107, An Act Concerning the Treatment of the Cash Value of Life Insurance Policies when Evaluating Medicaid Eligibility**

**SB 116, An Act Concerning Caregiver Agreement Requirements for Medicaid Applicants or Recipients**

**SB 114, An Act Concerning Presumptive Medicaid Eligibility for Home Care**

**SB 115, An Act Concerning Medicaid Coverage of Telemonitoring Services**

**HB 5252, An Act Concerning Nursing Home Beds for AIDS Patients**

Good afternoon Senator Moore, Representative Abercrombie, and members of the Human Services Committee. My name is Mag Morelli and I am the President of LeadingAge Connecticut, a membership organization of 130 not-for-profit organizations representing the entire field of aging services and senior housing. On behalf of LeadingAge Connecticut, I would like to testify in support of several bills before you today that are related to long term services and supports and aging services.

**SB 107, An Act Concerning the Treatment of the Cash Value of Life Insurance Policies when Evaluating Medicaid Eligibility**

LeadingAge Connecticut is pleased to support this proposal and we would like to thank the Department of Social Services for their perseverance on this issue.

In 2013, we worked with this Committee and the Department of Social Services to pass legislation which addressed several issues of concern with the eligibility determination process for long term care, services and supports. One provision of that legislation addressed a concern regarding the existence of small (\$10,000 or less) insurance policies that hindered the eligibility process when there were delays or complications in surrendering such a policy.

This was a common sense provision that everyone was in agreement with, but which we later learned would not be approved by CMS because of the manner in which it was drafted. The bill before you today is an attempt to correct the statute so that it accomplishes the same goal, but in a manner that is acceptable to CMS. While this may seem small, it would be a great help to residents and nursing homes that are frustrated by this situation.

We support this bill and again want to thank the Department of Social Services for their perseverance on this issue and their willingness to find a solution that would be acceptable for CMS.

### **SB 116, An Act Concerning Caregiver Agreement Requirements for Medicaid Applicants or Recipients**

We would like to provide limited comment on this bill which would establish the need for very specific caregiver agreements. While we appreciate any effort to establish common sense policies that would prevent the imposition of penalty periods for consumers who are legitimately spending their resources on necessary long term services and supports, we would want to be sure that such requirements are not so onerous or burdensome that they might actually hinder the honest consumer from eventually qualifying for assistance.

### **SB 114, An Act Concerning Presumptive Medicaid Eligibility for Home Care**

LeadingAge Connecticut supports all efforts to achieve prompt eligibility determination for older adults seeking services and supports through the Connecticut Home Care Program for Elders. Any delay in processing the long term care Medicaid applications for this segment of our vulnerable elderly population can prevent individuals from receiving needed home and community based services in a timely manner and place them at risk.

We have been working over the last several years with the Department of Social Services to improve the application and redetermination process and we are pleased that recent restructuring within the Department's operations has helped to achieve efficiencies in the eligibility system for long term services and supports. We would like to continue this progress and would be interested in working to help implement a system of presumptive eligibility for applicants to the home care program if it is determined that this to be a workable solution to achieving efficiencies in the eligibility process for older adults seeking services in the community.

### **SB 115, An Act Concerning Medicaid Coverage of Telemonitoring Services**

LeadingAge Connecticut continues to support extending Medicaid coverage to a broad menu of home telemonitoring services. The development of policy at the state level to advance the use of appropriate aging-services technologies can transform the aging experience and enhance care and services for older adults. Telemonitoring is one aspect of technology that can play a crucial role in the provision of home and community based aging services. Safety technologies, health and wellness technologies, social connectedness technologies and electronic documentation technologies are other important aspects of aging services technologies. For the Committee's information, the following is a link to the *LeadingAge Center for Aging Services Technologies (CAST)* website which includes information and resources regarding **the development, evaluation and adoption of emerging technologies that can improve the aging experience**: <http://www.leadingage.org/CAST.aspx>

### **HB 5252, An Act Concerning Nursing Home Beds for AIDS Patients**

LeadingAge Connecticut supports this bill which would reinstate the specific exception to the nursing home bed moratorium for beds designated for use by patients with acquired immune deficiency syndrome. The nursing home moratorium was originally set in statute in 1991 on a temporary basis and had been reviewed and extended over the years, but last session it was made permanent and this specific exception was removed.

Thank you for the opportunity to testify. I would be happy to answer any questions.

Mag Morelli, President



(203) 678-4477, [mmorelli@leadingagect.org](mailto:mmorelli@leadingagect.org)

110 Barnes Road, Wallingford, CT 06492 [www.leadingagect.org](http://www.leadingagect.org)